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in French. Switzerland and Germany are amply treated. Belgium and her imitators Denmark and Norway (really the first countries to have national schemes) are, for no clear reason, dealt with on a smaller scale. England seems slighted; her compulsory act, though it had not gone into force when Lefort's book was written, is more bold and radical than any other, and deserves careful analysis. Generally the information utilized is commendably recent. The abundant authorities cited are almost all French. It is extraordinary to discover no reference whatever to the invaluable comprehensive report published by the German statistical office. The notable English writings are also absent; references for English authority are to subordinate works.

The second volume is a study, probably the best to be found, of French provision. In turn are described the organization and operations of the private insurance companies, the mutual aid societies, the employers' funds, the independent trade-union funds (one hundred pages are for these), and the subsidized trade-union funds. The respective merits of mutual and compulsory insurance are studied; only casual attention is given to the effects of insurance schemes.

Much of the second volume discusses, with unfavorable result, the practicability of a compulsory insurance system. Compulsion could not properly apply to all occupations; the good risks would support the bad—why should they? The personal factor in unemployment is hard to detect; compulsion is desired neither by employers (who would have to contribute) nor by workmen; employers would shift their burden to prices whose high level is already attributed generally to social legislation. Perhaps the judicious quality of the book lapses here! Extension of industrial education, of voluntary insurance and of employment bureaus is needed. "It must be recognized that the institution of compulsion would be premature because of the lack of sufficient statistics, the defective system of employment exchanges, the absence of vigilance due to the imperfections of the trade union organization."

ROBERT F. FOERSTER.

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NEW BOOKS

AGNEL, E. *Manuel général des assurances ou guide pratique des assureurs et assurés.* Fifth edition, revised and brought down to date by C. DE CORNY and G. DUJON. (Paris: Marchal & Godde. 1913. 10 fr.)

- BOYD, J. H. *A treatise on the law of compensation for injuries to workmen under modern industrial statutes.* (Indianapolis: Bobbs-Merrill. 1913. Pp. xxvii, 1622. \$7.50.)
- CORMAUX, E. *La solution du problème des assurances sociales en Belgique. Rapport présenté au congrès de la ligue démocratique belge, tenu à Namur les 22 et 23 septembre 1912.* (Liège: D. Cormaux. 1912. Pp. 54. 0.50 m.)
- DOBSON, G., translator. *Company fire insurance in Russia, 1827-1910.* (St. Petersburg: Tariff Commission of Russian Insurance Companies. 1913. Pp. 145.)
- FOLLMANN, J. *Invaliden- und Hinterbliebenenversicherung.* (Berlin: Guttentag. 1913. Pp. 528.)
- FRENCH, E. V. *Factory mutual insurance.* (Boston: The Arkwright Mutual Fire Ins. Co. 1912. Pp. 123.)
 In the notice of this book printed in March, 1913 (vol. III, p. 176), there were two errors which should be corrected. The date of organization was 1860 instead of 1835. The percentage of return premium is 84 instead of 48, an unfortunate reversal of figures.
 W. F. G.
- LEIBL, K. *Das Recht der Versicherungsunternehmen.* Sammlung Göschen, 635. (Leipzig: G. J. Göschen. 1913. Pp. 157. 0.90 m.)
- LOTT, E. S. *Cost of employers' liability and workmen's compensation insurance. Which will be best for the workman? etc. Workmen's compensation laws as distinguished from employers' liability laws.* (New York: The author, 141 Broadway. 1913. Pp. 6; 158; 12. Gratis.)
- MAGALDI, V. *Le assicurazione popolari nei riguardi del monopolio delle assicurazioni vita in Italia.* (Rome: Bertero. 1912.)
- MANES, A. *Versicherungsllexikon. Ergänzungsband für die Jahre 1908 bis 1912.* (Tübingen: Mohr. 1913. Pp. 982. 16 m.)
- ORRISS, W. G. *The national health insurance act. An alternative scheme.* (London: King. 1913. 6d.)
- ROSENHAMER. *Die Unfallversicherung bei Bauten in der Reichsversicherungsordnung.* (Munich: E. Rentsch. 1912. Pp. 416.)
- SOERGEL, T. *Jahrbuch des Reichsversicherungsrechts. Jahrgang 1912.* (Stuttgart: Kohlhammer. 1913. Pp. viii, 175. 3 m.)
- *Report of commissioners of customs and excise for 1911-1912.* Cd. 6462. (London: Wyman. 1912.)
 Contains statistical information relating to old-age pensions.
- *Allgemeine Seeversicherungs-Bedingungen von 1867.* (Hamburg: L. Friederichsen & Co. 1913. Pp. 90. 1 m.)